

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Willie B Gardner

Debtor(s)

Case No. 09 B 36682

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/01/2009.
- 2) The plan was confirmed on 11/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/09/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 01/12/2015.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$18,046.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$21,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$976.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,476.13

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL Inc	Unsecured	215.00	NA	NA	0.00	0.00
Advocate Trinity Hospital	Unsecured	3,000.00	348.00	348.00	236.87	0.00
Americredit Financial Ser Inc	Unsecured	NA	62.44	62.44	42.50	0.00
Americredit Financial Ser Inc	Secured	6,000.00	6,062.44	6,000.00	6,000.00	886.60
AT&T	Unsecured	70.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	1,300.00	1,543.58	1,543.58	1,050.67	0.00
CitiMortgage Inc	Secured	102,700.00	3,075.32	2,000.00	2,000.00	0.00
Department Of Veterans Affairs	Unsecured	305.00	NA	NA	0.00	0.00
Dept Of Veterans Affairs	Unsecured	500.00	NA	NA	0.00	0.00
Direct TV	Unsecured	150.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	1,230.00	1,232.12	1,232.12	838.67	0.00
ECast Settlement Corp	Unsecured	525.00	526.88	526.88	358.63	0.00
Great Lakes Program Service Center	Unsecured	3,695.00	3,331.00	3,331.00	2,128.97	0.00
HB Magruder Memorial Hospital	Unsecured	820.00	855.06	855.06	582.01	0.00
Home Care Products Inc	Unsecured	260.00	NA	NA	0.00	0.00
HSBC	Unsecured	390.00	NA	NA	0.00	0.00
HSBC	Unsecured	60.00	NA	NA	0.00	0.00
HSBC	Unsecured	980.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	1,580.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	315.00	NA	NA	0.00	0.00
Mercy Physician Billing	Unsecured	190.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	2,500.00	2,663.67	2,663.67	1,813.08	0.00
Peoples Energy Corp	Unsecured	390.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	NA	132.40	132.40	90.12	0.00
Southeast Anesthesia Consult	Unsecured	900.00	NA	NA	0.00	0.00
Spencer Leak & Sons Inc	Unsecured	8,800.00	NA	NA	0.00	0.00
Windy City Emergency Physicians	Unsecured	735.00	NA	NA	0.00	0.00
Wyndham Vacation Resorts Inc	Unsecured	1,225.00	728.33	728.33	495.75	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,000.00	\$2,000.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,000.00	\$6,000.00	\$886.60
TOTAL SECURED:	\$8,000.00	\$8,000.00	\$886.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,423.48	\$7,637.27	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,476.13</u>
Disbursements to Creditors	<u>\$16,523.87</u>
TOTAL DISBURSEMENTS :	<u>\$21,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.